

**GREAT SOUTHERN BANCORP, INC.**

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 2339133	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$3,640	\$3,410	-6.3%		
Loans	\$2,134	\$1,946	-8.8%		
Construction & development	\$401	\$273	-32.1%		
Closed-end 1-4 family residential	\$341	\$330	-3.3%		
Home equity	\$61	\$58	-4.2%		
Credit card	\$0	\$0			
Other consumer	\$173	\$150	-13.3%		
Commercial & Industrial	\$124	\$141	13.6%		
Commercial real estate	\$686	\$632	-7.9%		
Unused commitments	\$194	\$268	38.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$684	\$607	-11.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$95	\$162	70.5%		
Cash & balances due	\$446	\$431	-3.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$23	\$60	157.5%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$23	\$48	111.4%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$3,355	\$3,119	-7.0%		
Deposits	\$2,760	\$2,641	-4.3%		
Total other borrowings	\$561	\$464	-17.3%		
FHLB advances	\$222	\$154	-30.7%		
Equity					
Equity capital at quarter end	\$285	\$291	1.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$15	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.4%	8.3%	--		
Tier 1 risk based capital ratio	12.9%	14.6%	--		
Total risk based capital ratio	14.2%	15.8%	--		
Return on equity <sup>1</sup>	22.0%	9.1%	--		
Return on assets <sup>1</sup>	1.7%	0.8%	--		
Net interest margin <sup>1</sup>	3.2%	5.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	52.2%	58.1%	--		
Loss provision to net charge-offs (qtr)	153.1%	122.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.9%	1.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	8.0%	10.3%	0.4%	1.7%	--
Closed-end 1-4 family residential	3.2%	3.1%	0.3%	0.1%	--
Home equity	0.5%	0.4%	0.1%	0.3%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.6%	0.7%	0.2%	0.2%	--
Commercial & Industrial	2.8%	2.1%	0.4%	0.1%	--
Commercial real estate	3.8%	3.0%	0.3%	0.1%	--
Total loans	3.6%	3.7%	0.3%	0.3%	--